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IFAS EXTENSION



Consumer Highlights



SANTA ROSA FAMILY AND CONSUMER SCIENCES NEWSLETTER

June/July 2005

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The Grass Is Always Greener

Simple tips for one of summer's toughest stains

"It's not easy being green," laments our kid-friendly Kermit the Frog. That also goes for grass stains, which tend to be kid-friendly, too! But, with a little know-how, grass-stained clothing can go from rough and tough to clean and ready, says The Soap and Detergent Association. Here's how...

Grass Roots Information

Grass stains are a mixture of green chlorophyll, plus protein and other organic matter. It's the chlorophyll that tends to set into the fabric immediately. This makes grass stains challenging to remove. To make it even tougher, grass and dirt often go hand-in-hand, leaving you with

layers of concentrated soil to deal with.

Mow Down Those Stains

If there's mud involved, the first step is to let it dry, then brush off as much as possible. Next, pretreat with a prewash laundry product. Follow the product recommendations for the maximum amount of "setting" time, then launder using the hottest water that's safe for the fabric. If that doesn't do the trick, launder again with detergent and chlorine bleach (if safe for the fabric) or oxygen bleach.

Cleaning Matters newsletter
May/June 2005

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Pay One Bill Late, Get Punished By Many

A record number of credit card companies have built "universal default" clauses into their agreements, which allow them to raise your interest rate if you're late making a payment -- even to someone else!

The provision, generally buried in the fine print of your credit card agreement, basically says that if you are more than 30 days late on any payment to anyone, the interest rate on your credit card could shoot up and your credit score may be damaged.

The problem has reached an all-time high, say consumer credit experts.

"Universal default complaints are definitely on the increase -- at a disturbing rate," says Paul Richard, executive director of the San Diego-based non-profit Institute of Consumer Financial Education. "More than one-third of major credit card issuers now say they act on these clauses regularly." A recent survey found that a staggering 39 percent of credit card issuers said they apply the rule to customers, even if they had no late payments on their own card.

But, Richard adds, many consumers are still unaware of the dangers because they either don't read or don't understand the credit card agreement.

One false move could be fatal

Gerri Detweiler, author of *The Ultimate Credit Handbook*, says, "These default clauses are getting scarier by the minute. If a credit card offer includes a universal default clause, you need to know what you're being set up for. If you're one day late on any payment to any creditor, you could be subject to a default rate as high as 29.99 percent on many others."

Kelly Rote, communications manager for credit counselor Money Management International, says, "We continually caution consumers to always thoroughly research the terms of an agreement, particularly those with default clauses and those offering zero percent financing. Unfortunately, many of these are not widely understood and could steer people into financial chaos."

It doesn't necessarily take being late on big-ticket items such as a car or a mortgage payment to trigger the default clause, Richard explains. "It could be for something as innocuous as an overlooked \$30 phone bill or a forgotten \$20 book club subscription."

Powerless to do anything about it

Scott Bilker, financial guru and author of *"Talk Your Way Out Of Credit Card Debt,"* says, "It's one of those new ironclad rules that does not allow much leeway for talking or negotiation. They periodically check your credit file and if you're late paying any other bills, not just theirs, they slam you. Low interest rates enjoyed at the beginning of a credit relationship could, in many cases, double or triple."

Some card companies review your credit report monthly, some quarterly and some yearly and some never do. Customers who have made late payments in the past get reviewed more often than those who always pay on time.

"ICFE receives calls at an increasing rate every day from distressed consumers complaining the interest rates on their credit cards have shot up -- without explanation or advance notice," says Richard.

It will also lower your all-important credit score.

Preventing this from happening is relatively simple, but fixing it so it won't happen again is another story.

Don't let it happen to you

You can head off any problems simply by meeting all your monthly obligations not just on time, but at least a week or more ahead of the payment due date. Some counselors advise getting into the habit of paying bills when you receive them.

Fixing the problem to prevent it from recurring is not so easy. Once a negative hits a credit report, the damage is done.

To get it removed, a consumer must convince the creditor the problems lie elsewhere and that the consumer is not at fault for a payment being recorded as late. Usually consumers lose this argument, unless they send their payments certified mail and can actually track the date of receipt.

"Without any sort of proof your payments were delivered on time to the creditor, consumers will be paying higher interest rates and other fees, perhaps for years to come," cautions Richard, who advises consumers experiencing difficulty to seek help from [ICFE online](#).

Detweiler offers several tips on how you can avoid disaster:

- If you have a fairly large credit balance, make sure it's at a low fixed rate -- with no universal default risk tucked away in the fine print.
- Monitor your accounts carefully and examine each bill when it arrives to check its due date.
- If you decide to dispute a bill, act promptly to work it out with the lender. Don't wait until your account is sent to a collection agency.
- Keep accurate lists of your credit cards, balances, limits, interest rate and payment due dates.
- Contact the card company and ask to have your due date changed so that it falls at a convenient time of the month for your lifestyle.

- Consider paying bills when they arrive instead of when they are due.
- Consider paying your bills automatically and electronically each month, either by computer or through a banking arrangement.

Bankrate.com
May 2005



The Great Outdoors with Dad

Celebrating Father's Day - safe and clean

Uncover the grill, bring outdoor furniture out of hibernation, and invite friends and family! It's Father's Day, the perfect time to inaugurate the outdoor grilling season. To help make it a truly celebratory event, follow these tips - hot off the grill!

Refresh the Furniture

Even furniture that's carefully stored over the winter months manages to collect its fair share of dirt and grime. To refresh the furniture, follow the manufacturer's cleaning instructions. If the instructions aren't available, use these tips:

- **Aluminum.** Clean with a mild, non-abrasive cleaner.
- **Molded resin.** Clean with a mild detergent and water. Avoid abrasive powders, chlorine bleaches, and silicone cleaners.

- **Wood.** Follow the manufacturer's recommended cleaning procedures. If the wood has been exposed to moisture and dirt, spotting and mildew may occur. To restore it, sand with a fine-grade sandpaper, clean with a wood cleaner, and then re-oil the surface.
- **Upholstery.** Acrylic, polyester, and cotton fabrics should be spot-cleaned by sponging with a solution of liquid dishwashing detergent and lukewarm water. Rinse with clear water and air dry.

Perk Up Plastic

Available in a stunning array of celebratory colors, dishwasher-safe plasticware is both popular and practical for outdoor entertaining. To be sure it's at its sparkling best, use a plastic cleaning booster in your dishwasher, along with your regular detergent.

Grill-etiquette

Because foodborne illnesses are unwelcome guests at any party, here's how to zap bacteria at the grill.

- Always wash hands thoroughly *before* and *after* handling food. Warm water and soap is the preferred method. If you're at a remote location and soap and water aren't available, bring along portable hand sanitizers to clean your hands. These can be used without water.
- Have two cutting boards on hand: Use one for raw meat, poultry, and seafood; the other for fresh produce.
- Thoroughly wash cutting boards, dishes, and utensils with soap, hot water and bleach solution after they come in contact with raw meat, poultry, and seafood.
- Use clean plates for serving cooked food.

Enjoy the grilling season!

Are You A Victim of BLT?

The **bites**, **licks** and **tastes** are all the hidden foods we put in our mouths throughout the day when we are really not that hungry. Some examples are:

- Standing at the refrigerator and grabbing a piece of cheese.
- Going to the pantry and eating cookies and crackers.
- Eating chips out of the bag while watching TV or sitting at the computer.
- Sampling baked goods and deli treats at the grocery store.
- Eating leftovers instead of saving them for another meal.
- Sampling while cooking and baking.
- Finishing out the ice cream in the bottom of the container after eating a large portion.
- Stopping at the desk with the bowl of M&M's and taking a handful...or two.

All of these behaviors are sabotage for losing weight.

Snacking on the wrong kinds of foods, especially when you are not hungry, is not a good idea. Here are better behaviors.

- Eat a good breakfast every day—this should consist of a whole grain cereal with skim milk and fruit.
- Snack on plenty of fruits and vegetables instead of chips and crackers.
- Eat a diet higher in fiber and lower in fat and refined foods so you feel more full on fewer calories.
- Keep track of what you eat and be aware of BLT temptations!!

Keep Your Car Cool!!

Summer heat is hard on a car's interior. It can cause the headliner (ceiling fabric) to droop, the padded dash to crack and upholstery to fade.

Many summer related problems can be addressed with a little common sense. Try to park in the shade. Avoid those wide open spaces that allow relentless full time exposure to the sun.

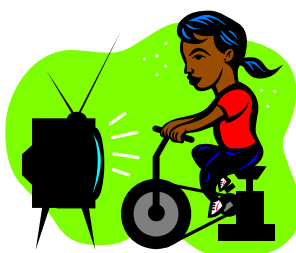
Try to park near a building to assure your car of some shade at least part of the time.

When buying groceries select perishable foods last. Put groceries inside the cool air conditioned car instead of the hot trunk for the ride home.

Finally, purchase a sun shade. These inexpensive cardboard blockers placed in the windshield and rear windows help lower the interior temperature.

Six Ways To Lower High Blood Pressure

- Lose weight
- Exercise regularly
- Quit smoking
- Limit salt in your diet
- Don't drink alcohol, or do so moderately
- Take high blood pressure medication, if prescribed



In The Garden

By

Theresa Friday, Horticulture Agent

June and July means heat. The average high temperature for June is 91.7°F and July's average high is 93.3°F. We should pay close attention to watering now, because many landscape plants and lawns are recovering from past cold and hurricane damage.

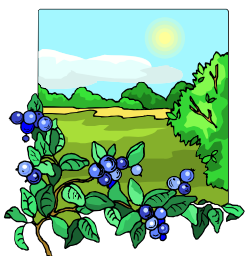
We continue to see shrub damage from the storm and last winter's freezes. Gardeners should be advised that many symptoms that are showing up suddenly this spring are actually latent symptoms. Woody plants often won't exhibit dead twigs and branches until heat stress begins to occur. Some careful, selective pruning will be needed this summer.

June Gardening Tips

- Water lawns, vegetable and shrub beds in early morning if possible. Irrigate on an "as needed basis", rather than on a schedule.
- Seed okra, southern peas and lima beans. Sweet potatoes can be started from plants or "draws." Be sure to purchase only certified weevil free sweet potato plants.
- Begin checking St. Augustine lawns for chinch bugs.
- This is also the month to reproduce plants by budding.
- When applying dry forms of fertilizer, follow up promptly with irrigation. Otherwise, during hot weather, much of the nitrogen can be lost to the atmosphere.
- Seed sunflowers. They are easy to grow if you have a sunny spot. Look for some of the new, dwarf varieties which can also be used as cut flowers.

July Gardening Tips

- Do any necessary pruning of Hydrangeas as soon as flowering is finished. They must have sufficient time to regrow before the dormant season.
- Select container grown crapemyrtles while they are in bloom in order to recognize and choose the desired colors. They can be transplanted at this time of year if sufficient watering is done.
- Set out new tomato plants in order to harvest a fall crop. Purchase transplants or root disease free suckers from the spring crop.
- Extend the flowering season of annuals by providing summer maintenance. Remove old flowers, fertilize lightly and keep leggy growth pinched back.
- It's not too late to transplant some of the heat tolerant color plants, provided that they are well watered. Search local nurseries and garden centers for lantana, pentas, buddleia, portulaca and salvia.
- Prune blueberry bushes, if needed, as soon as possible after harvest is completed.



- Watch for pests by inspecting the lawn, shrubs, flower plantings and vegetable gardens weekly. Some specific pests to watch for in July are: Sod webworms in all grasses, especially new St. Augustine grass lawns; spider mites on shrubs and flowers, particularly on Japanese hollies, azaleas and pyracantha; and whiteflies on ligustrum and gardenia.



Recipes



Zucchini Fish Bake

This is a colorful dish and a good one to prepare with a firm fish such as cod.

- 1 lb. firm fish fillets
- 2 small zucchini, thinly sliced
- 1 c. spaghetti sauce (less than 4g fat per 4 oz.)
- 1 Tbsp. grated Parmesan cheese

Spray a 9" x 13" baking pan, or microwave-safe dish, with non-stick cooking spray. Arrange fillets in pan. Top with sliced zucchini. Spoon spaghetti sauce over fish. Sprinkle with Parmesan cheese. Follow directions below for conventional or microwave oven.

Conventional Oven: Preheat oven to 350 degrees. Cover and bake for 30 minutes or until fish is opaque and flakes easily with a fork. Serve with a slotted spoon.

Microwave Oven: Cover with plastic wrap. Cook on high for 8-12 minutes, depending on thickness of fish. Rotate dish halfway through cooking. Serve with a slotted spoon.

Yield: 4 servings, **One serving:** 1/4 recipe,
Per Serving: 157 calories, 8 grams carbohydrate, 26 grams protein, 2 grams fat
Exchanges*: 3 1/2 lean meat, 2 vegetable

*Due to the low fat content of fish, calories are less than the exchanges would compute.



Peach Custard

This is a great recipe that uses ripe peaches. Try this for dessert with a dollop of light whipped topping or serve for breakfast either cold, or heated in the microwave.

5 peeled and sliced fresh peaches (about 5 cups)
 1 c. egg substitute (equal to 4 eggs)
 1 tsp. lemon juice
 1 tsp. vanilla extract
 1/2 c. sugar (or the equivalent in artificial sweetener)
 1/8 tsp. salt (optional)
 1/4 c. unbleached flour
 1/8 tsp. cinnamon

Preheat oven to 350 degrees. Spread fruit in an 8" x 8" pan that has been sprayed with non-stick cooking spray. Mix egg substitute, lemon juice and vanilla extract with an electric mixer or wire whisk. Mix in sugar and salt (optional). Gradually add the flour while whipping to prevent lumps. Pour over fruit. Sprinkle with cinnamon. Bake for 45 minutes or until a knife inserted in the center comes out clean.

Yield: 9 servings, **One serving:** 1/9 of recipe
Per serving: 133 calories, 29 grams carbohydrate, 4 grams protein, 0 grams fat
Exchanges: 1/2 lean meat, 2 fruit

Variation: Pear Custard - Substitute fresh pears and mace for the peaches and cinnamon.



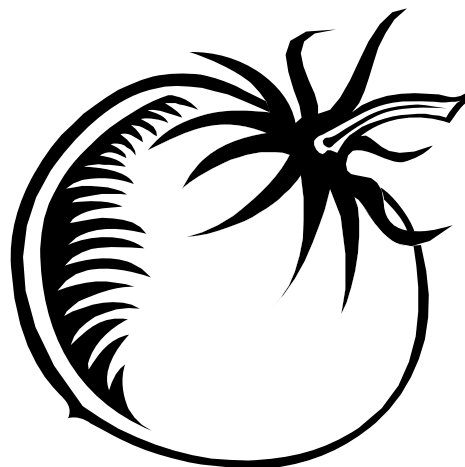
Mozzarella and Tomato Salad

Fresh tomatoes and deli-sliced mozzarella cheese make this a special dish. Have the tomatoes and cheese at room temperature for maximum flavor.

2 oz. part-skim mozzarella cheese, cut into very thin slices
 2 medium tomatoes, cut into 1/4" slices
 1 Tbsp. red wine vinegar
 1 tsp. olive oil
 1/2 tsp. Dijon mustard
 1/2 tsp. dried parsley
 1/4 tsp. dried basil
 1/4 tsp. sugar (or the equivalent in artificial sweetener)
 1/8 tsp. pepper

Cut sliced cheese into pieces that are about half the size of the tomato slices. On a large plate, alternate slices of tomato and mozzarella cheese. Arrange slices so that the top half of each tomato is not covered with cheese. Mix remaining ingredients and drizzle over salad just before serving. Serve at room temperature.

Yield: 4 servings, **One serving:** 1/4 recipe
Per serving: 72 calories, 5 grams carbohydrate, 4 grams protein, 4 grams fat
Exchanges: 1/2 medium-fat meat, 1 vegetable





HCE NEWS



Santa Rosa County Fun Days

June 9 - Thursday

Art Day - 9:30 AM at the home of Paula Ernest of Skyliners Club.

June 16 - Thursday

Glass Etch Workshop - Angel Folker Hammac - 9:30 AM at Pace-Pearidge Clubhouse on Keyser Lane in Pearidge/Pace. Call Angel to let her know how many will attend so she can have supplies for you - you will need to bring a flat piece of glass to work on.

850-432-4677

*Sack Lunch, Drinks will be provided.

July 6 - Wednesday

Origami Workshop - 9:30 AM at the Pace-Pearidge Clubhouse on Keyser Lane. Bring square paper, cut 6" or larger and fabric squares. We will demonstrate several paper and fabric projects for home and clothing use. You may need to bring scissors and craft glue.

*Sack Lunch, Drinks will be provided.

2005 Quilt Tickets

The state HCE quilt tickets are here. If you need some, call the Extension office. The quilt will be given away at the state conference.

NDI Tour - Brewton

June 2 - 9:00 AM

Extension Office

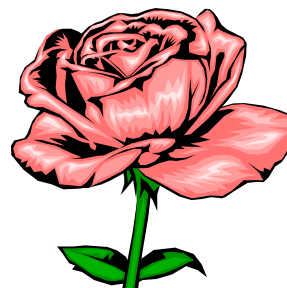
We have rescheduled the NDI tour to this date. We will meet at the Extension office and carpool to Brewton. Please be at the office before 9:00 A.M. so we can leave on time. If you plan on attending, please let us know by May 27. If you have already put your name on the list, you don't need to call again.

HCE Planning/Council Meeting

August 4 - 9:30 AM

Extension Office






This will be our annual planning meeting. Please make sure two people from each club attend. We will have a covered dish luncheon at the end of the meeting.





June 2005




Sun	Mon	Tue	Wed	Thu	Fri	Sat
			1	 NDI Tour Brewton	3	4
5	6	7	8	 Art Day 9:30 AM <i>Paula Ernest</i>	10	11
12	 13 <i>"Are You Prepared For A Storm?" - 5:30-8:30 PM Gulf Breeze United Methodist Church</i>	14 <i>Skyliners Club Meeting 9:30 AM Picnic - Beckie Ward</i>	15	 16 Glass Etching - 9:30 - Pace-Pearidge Clubhouse ----- Milton Club Mtg.	17	18
19  Father's Day	20	21 Summer Begins	22	23 Pace-Pearidge Club Meeting 10:00 AM Pace-Pearidge Clubhouse	24	25
26	27	28	29	30		

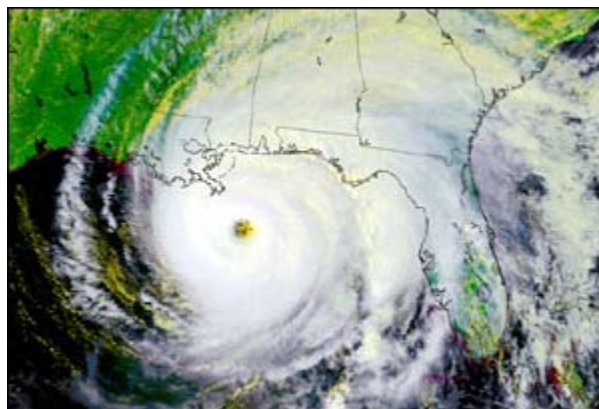


July 2005



Sun	Mon	Tue	Wed	Thu	Fri	Sat
					1	2
3	4 Office closed 4th of JULY	5	6  Origami Workshop 9:30 AM - Pace-Pearidge Clubhouse	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28 Pace-Pearidge Club Meeting 10:00 AM Clubhouse	29	30
31				<div> HCE Planning/Council Meeting August 4 - 9:30 AM Extension Office </div>		

Are You Prepared for a Storm?



Family—Home—Animals—Landscape

Gulf Breeze United Methodist Church

75 Fairpoint Drive

Monday, June 13, 2005 5:30 – 8:30 p.m.

Refreshments – Door Prizes

There is no charge for the program.

Please register by June 9, 2005

Call 623-3868 to register or for more information.

Topics:

Homeowner's insurance

Storm resilient landscapes

Preparing your house

Valuable papers/home inventory

Emergency Management

Managing pets

Activities for Children

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Sincerely,

Linda K. Bowman, R.D., L. D.
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